

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Andrew Charles Hoy  
Debtor

Case No. 24-02639-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke

Page 1 of 2

Date Rcvd: May 28, 2025

Form ID: pdf010

Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2025:**

Recip ID	Recipient Name and Address
db	+ Andrew Charles Hoy, 21 Clover Lane, Halifax, PA 17032-9512
5661375	+ HUD/FHA, NATIONAL SERVICING CENTER, 301 NW SIXTH ST, STE 200, OKLAHOMA CITY, OK 73102-2811

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5661370	Email/Text: Bankruptcy@BAMcollections.com	May 28 2025 18:39:00	BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
5661377	Email/Text: BKelectronicnotices@cenlar.com	May 28 2025 18:39:00	LAKEVIEW LOAN SERVICING, LLC, 425 PHILLIPS BLVD, EWING, NJ 08618
5661371	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 28 2025 18:39:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5661372	Email/Text: ebnotifications@creditacceptance.com	May 28 2025 18:39:00	CREDIT ACCEPTANCE, 25505 W 12 MILE ROAD, STE 3000, SOUTHFIELD, MI 48034-8331
5661373	+ Email/Text: bk@crealusa.com	May 28 2025 18:39:00	CREDITO REAL, 1475 W CYPRESS CREEK ROAD, SUITE 300, FORT LAUDERDALE, FL 33309-1931
5661378	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	May 28 2025 18:39:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5661374	+ Email/Text: EBN@edfinancial.com	May 28 2025 18:39:00	EDFINANCIAL SERVICES, ATTN: CLAIMS, PO BOX 36008, KNOXVILLE, TN 37930-6008
5661376	Email/Text: sbse.cio.bnc.mail@irs.gov	May 28 2025 18:39:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5677032	^ MEBN	May 28 2025 18:34:47	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5661379	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	May 28 2025 18:39:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5664659	+ Email/Text: EBN@edfinancial.com	May 28 2025 18:39:00	US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Andrew Charles Hoy DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE:**

**Andrew Charles Hoy**

**Debtor 1**

**Jack N Zaharopoulos  
Standing Chapter 13 Trustee**

**vs.**

**Movant(s)**

**Andrew Charles Hoy**

**Respondent(s)**

**Chapter: 13**

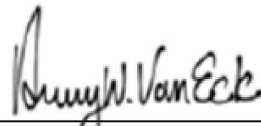
**Case No.: 1:24-bk-02639-HWV**

**ORDER**

Upon consideration of the hearing held on April 2, 2025, and the Order entered on the same date directing the Debtor to file a Stipulation within 30 days or the case may be dismissed upon certification by the Trustee, Doc. 35, and the Trustee's Certificate of Default, Doc. 40, it is

**ORDERED** that the above-captioned case is dismissed. Notwithstanding the dismissal of this case, the Court retains jurisdiction over timely requests for payment of compensation.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge  
Dated: May 28, 2025